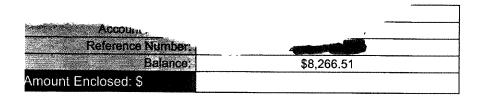
EXHIBIT A





165 Lawrence Bell Drive, Suite 100 Williamsville, NY 14221-7900 1-866-513-9461

Please send payment or correspondence to:

Mercantile Adjustment Bureau, LLC PO Box 9055 Williamsville NY 14231-9055

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT

Date: 05/07/2018

Igor Vedernikov,

Bank of America has placed the above account with Mercantile Adjustment Bureau, LLC to initiate collection to recover the balance due as noted above.

We are available to work with you to help you satisfy the debt in a manner that is fair and equitable to all parties. Our account representatives are ready to assist you.

Sincerely,

Shawn Martin

Phone Number: 1-866-513-9461

Interest and/or fees will not accrue on your account.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

Calls to or from this company may be monitored or recorded.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This is a communication from a debt collector.

